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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2002, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined by four from 317 to 313. Two banks merged into other Missouri state-chartered banks and two merged into out-of-state banks. One state-chartered bank converted to a national charter and one nondeposit trust company was dissolved. Two new banks were chartered

Assets in state-chartered banks totaled \$45.0 billion on September 30, 2002, an increase of 10.1 percent from one year earlier. Deposits were \$36.8 billion, up 9.2 percent.

Total loans were \$31.3 billion on September 30, 2002, up 10.3 percent.

The equity capital ratio increased to 9.63 percent. Primary capital, which includes the allowance for loan losses, increased to 10.49 percent of total assets.

Net income in state banks was up 16.6 percent from the first nine months of 2001. Annualized return on assets among state-chartered banks was 1.18 percent through September 2002, an increase from 1.11 percent in 2001.

D. Eric McClure

Acting Commissioner

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2002**

MILLIONS OF DOLLARS	09/30/2002			09/30/2001	
	303 STATE BANKS	47 NATIONAL BANKS	350 ALL BANKS	351 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	1,610	1,747	3,357	3,375	-0.5%
Investment Securities	9,066	7,827	16,893	14,747	14.6%
Total Loans and Leases	31,277	15,695	46,972	43,849	7.1%
Less: Reserves	435	250	685	626	9.4%
Federal Funds Sold	1,203	742	1,945	2,140	-9.1%
Fixed Assets	906	672	1,578	1,441	9.5%
Other Real Estate	77	47	124	103	20.4%
Intangible Assets	285	122	407	340	19.7%
Other assets	1,003	507	1,510	1,636	-7.7%
TOTAL ASSETS	\$44,992	\$27,109	\$72,101	\$67,005	7.6%
LIABILITIES					
Total Deposits	36,842	20,357	57,199	53,900	6.1%
Deposits over 100M	4,592	1,366	5,958	5,768	3.3%
Brokered Deposits	603	46	649	445	45.8%
Federal Funds Purchased	1,385	2,506	3,891	3,144	23.8%
Other liabilities	2,433	1,862	4,295	3,800	13.0%
Total Equity Capital	4,332	2,384	6,716	6,161	9.0%
TOTAL LIABILITIES	\$44,992	\$27,109	\$72,101	\$67,005	7.6%
EARNINGS					
Interest Income	1,974	1,030	3,004	3,457	-13.1%
Interest Expense	755	326	1,081	1,681	-35.7%
Net Interest Income	1,219	704	1,923	1,776	8.3%
Provision for Loan Losses	82	45	127	115	10.4%
Net Income	393	248	641	562	14.1%
Cash Dividends	188	177	365	329	10.9%
Net Loan Losses	53	35	88	91	-3.3%

**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2002**

THOUSANDS OF DOLLARS	303 BANKS 09/30/2002	306 BANKS 09/30/2001	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$31,276,884	\$28,364,047	\$2,912,837	10.3%
Allowance for Loan Losses	435,249	387,352	47,897	12.4%
Total Assets	44,991,885	40,850,783	4,141,102	10.1%
LIABILITIES				
Total Deposits	36,842,451	33,737,990	3,104,461	9.2%
Total Equity Capital	4,331,530	3,889,051	442,479	11.4%

OPERATING RATIOS	09/30/2002	09/30/2001	CHANGE
Equity Capital/Assets	9.63%	9.52%	0.11%
Tangible Equity Capital/Assets	9.05%	9.04%	0.01%
Capital and Allowance for Loan Losses/Assets	10.49%	10.37%	0.12%
Total Loans/Assets	69.52%	69.43%	0.09%
Past Due and Nonaccrual Loans/Total Loans	2.15%	2.23%	-0.08%
Allowance for Loan Losses/Loans	1.39%	1.37%	0.02%
Average of Net Interest Margins	4.18%	4.07%	0.11%
Return on Assets	1.18%	1.11%	0.07%

NOTES:

2001 does not include eleven nondeposit trust companies.

2002 does not include ten nondeposit trust companies.